

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

IN RE:)
FLOYD, ROY MICHAEL) CASE NO. 04-90225
)
) CHAPTER 7
DEBTOR(S))

**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION
AND REPORT OF PROPOSED DISTRIBUTION**

Stephen J. Zayler, the Trustee of the estate of the above-named Debtor(s), certifies under penalty of perjury, to the Court and the United States Trustee, that the trustee has faithfully and properly fulfilled the duties of his office, that the Trustee has examined all proofs of claims as appropriate in preparation for the proposed distribution, and that the proposed distribution attached herewith is proper and consistent with the law and rules of the court. The Trustee hereby applies for commission and expenses set forth herein and states that they are reasonable and proper.

I hereby authorize the Office of the United States Trustee to file by electronic means this Trustee's Final Report, Application for Compensation and Report of Proposed Distribution on my behalf, and I agree and acknowledge that the designation of my signature on this document, once filed, constitutes my valid signature for the purposes of 11 U.S.C. §704(9) and Fed. R. Bankr. Pro. 9011.

Therefore, the Trustee respectfully requests that the Final Report, Application for Compensation, and Report of Proposed Distribution be approved.

DATE: November 3, 2004

/s/ Stephen J. Zayler

Stephen J. Zayler
Trustee

REVIEWED BY THE UNITED STATES TRUSTEE:

I have reviewed the Trustee's Final Report, Application for Compensation, and Report of Proposed Distribution.

United States Trustee

Date: _____

By: _____

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

| | | |
|--------------------|---|-------------------|
| IN RE: |) | |
| FLOYD, ROY MICHAEL |) | CASE NO. 04-90225 |
| |) | |
| |) | CHAPTER 7 |
| DEBTOR(S) |) | |

**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION
AND APPLICATION TO CLOSE CASE AND DISCHARGE TRUSTEE**

The Trustee of the estate presents the following final report:

1. The Trustee applies for commissions and expenses set forth herein: That they are reasonable and proper; that in the course of the performance of duties, the Trustee has advanced monies from personal funds for expenses, and that the Trustee has not been reimbursed or indemnified.
2. The Trustee submits Schedule F as a summary of the assets and an estate property record. Any property scheduled under 11 U.S.C. Sec. 521(1) and not administered shall be deemed abandoned pursuant to 11 U.S.C. Sec. 554(c).
3. The Trustee has reduced all assets of this estate to cash or otherwise lawfully disposed of them, and the estate is ready to be closed.
4. The Trustee submits Schedule A as the account of estate cash receipts and disbursements.
5. There is no agreement or understanding between the Trustee and any other person for a division of the compensation sought by this application except as permitted by the Bankruptcy Code.
6. The Trustee requests approval of this final report.
7. The Trustee has examined each and every claim filed and noted his approval of claims as filed, or he has filed objections to allowance or requests for reclassification.
8. The Trustee further requests that after final distribution of all monies in accordance with the Trustee's Report of Final Distribution, and upon filing of A Supplemental Final Report and Account and certification by the U.S. Trustee the trustee be discharged from office and that the case be closed.

I declare under penalty of perjury that this Report and attached Schedules are true and correct to the best of my knowledge and belief.

Dated: November 3, 2004

/s/ Stephen J. Zayler

Stephen J. Zayler Trustee

SCHEDULE A-1

FINAL ACCOUNT AS OF November 3, 2004

| | | |
|-----------------------|------|------------|
| A. RECEIPTS | | \$6,353.07 |
| B. DISBURSEMENTS | | |
| (1) Secured creditors | 0.00 | |
| (2) Administrative | 0.00 | |
| (3) Priority | 0.00 | |
| (4) Other | 0.00 | |
| TOTAL DISBURSEMENTS | | \$0.00 |
| | | <hr/> |
| BALANCE OF FUNDS | | \$6,353.07 |

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1

Case No: 04-90225 BP1 Judge: BILL PARKER
Case Name: FLOYD, ROY MICHAEL

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 03/18/04 (f)
341(a) Meeting Date: 05/04/04
Claims Bar Date: 08/04/04

For Period Ending: 11/03/04

| 1 | 2 | 3 | 4 | 5 | 6 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|-----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------|-------------------------------------------------------------------|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Values | Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Abandoned OA=554(a) Abandon DA=554(c) Abandon | Sale/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| 1. CHECKING AND/OR SAVINGS ACCOUNT | 6,350.00 | 6,350.00 | | 6,350.00 | FA |
| 2. Post-Petition Interest Deposits (u) | Unknown | N/A | | 3.07 | Unknown |
| 3. 0.74 ACRES & HOUSE This asset has been given a market value for reporting requirements it may or may not be accurate. PROPERTY HAS BEEN SURRENDERED | Unknown | 25,000.00 | DA | 0.00 | FA |
| 4. HOUSEHOLD GOODS SISTER'S CHECKING ACCOUNT | 675.00 | 0.00 | | 0.00 | FA |
| 5. WEARING APPAREL | 100.00 | 0.00 | | 0.00 | FA |
| 6. 1995 NISSAN MAXIMA | 4,000.00 | 1,225.00 | DA | 0.00 | FA |
| 7. OFFICE EQUIPMENT | 450.00 | 0.00 | | 0.00 | FA |

| | | | | |
|-----------------------------------|---------------------------------|--------------|-------------|-----------------------------------|
| | Gross Value of Remaining Assets | | | \$0.00 |
| TOTALS (Excluding Unknown Values) | \$ 11,575.00 | \$ 32,575.00 | \$ 6,353.07 | |
| | | | | (Total Dollar Amount in Column 6) |

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/04

Current Projected Date of Final Report (TFR): 03/31/05

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1

Case No: 04-90225 BP1
Case Name: FLOYD, ROY MICHAEL

Trustee Name: Stephen J. Zayler
Bank Name: BANK OF AMERICA
Account Number: 3752493085 Money Market - Interest Bearing

Taxpayer ID No: 75-6716346
For Period Ending: 11/03/04

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|------------------------------|-----------------------------------|----------|---------------|--------------------|----------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description Of Transaction | T-Code | Deposits (\$) | Disbursements (\$) | Account Balance (\$) |
| | | | BALANCE FORWARD | | | | 0.00 |
| 05/05/04 | 1 | ROY MICHAEL FLOYD | REIMBURSEMENT OF FUNDS ON DEPOSIT | 1121-000 | 6,350.00 | | 6,350.00 |
| 05/28/04 | 2 | BANK OF AMERICA | Interest Rate 0.100 | 1270-000 | 0.38 | | 6,350.38 |
| 06/30/04 | 2 | BANK OF AMERICA | Interest Rate 0.100 | 1270-000 | 0.52 | | 6,350.90 |
| 07/30/04 | 2 | BANK OF AMERICA | Interest Rate 0.100 | 1270-000 | 0.53 | | 6,351.43 |
| 08/31/04 | 2 | BANK OF AMERICA | Interest Rate 0.100 | 1270-000 | 0.55 | | 6,351.98 |
| 09/30/04 | 2 | BANK OF AMERICA | Interest Rate 0.100 | 1270-000 | 0.52 | | 6,352.50 |
| 10/29/04 | 2 | BANK OF AMERICA | Interest Rate 0.100 | 1270-000 | 0.53 | | 6,353.03 |
| 11/03/04 | 2 | BANK OF AMERICA | INTEREST REC'D FROM BANK | 1270-000 | 0.04 | | 6,353.07 |
| 11/03/04 | | Transfer to Acct #3758863253 | Final Posting Transfer | 9999-000 | | 6,353.07 | 0.00 |

| | | | |
|---------------------------|----------|----------|------|
| COLUMN TOTALS | 6,353.07 | 6,353.07 | 0.00 |
| Less: Bank Transfers | 0.00 | 6,353.07 | |
| Subtotal | 6,353.07 | 0.00 | |
| Less: Payments to Debtors | | 0.00 | |
| Net | 6,353.07 | 0.00 | |

Page Subtotals 6,353.07 6,353.07

FORM 2

Page: 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 04-90225 BP1
Case Name: FLOYD, ROY MICHAEL

Trustee Name: Stephen J. Zayler
Bank Name: BANK OF AMERICA
Account Number: 3758863253 Checking - Non Interest

Taxpayer ID No: 75-6716346
For Period Ending: 11/03/04

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|--------------------------------|-------------------------------------------------|----------|---------------|--------------------|----------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description Of Transaction | T-Code | Deposits (\$) | Disbursements (\$) | Account Balance (\$) |
| 11/03/04 | | Transfer from Acct #3752493085 | BALANCE FORWARD Transfer In From MMA Account | 9999-000 | 6,353.07 | | 0.00 6,353.07 |

| | | | |
|---------------------------|----------|------|----------|
| COLUMN TOTALS | 6,353.07 | 0.00 | 6,353.07 |
| Less: Bank Transfers | 6,353.07 | 0.00 | |
| Subtotal | 0.00 | 0.00 | |
| Less: Payments to Debtors | | 0.00 | |
| Net | 0.00 | 0.00 | |

| | | | |
|----------------------------------------------|--------------|---------------|----------|
| | | NET | ACCOUNT |
| TOTAL - ALL ACCOUNTS | NET DEPOSITS | DISBURSEMENTS | BALANCE |
| Money Market - Interest Bearing - 3752493085 | 6,353.07 | 0.00 | 0.00 |
| Checking - Non Interest - 3758863253 | 0.00 | 0.00 | 6,353.07 |
| | ----- | ----- | ----- |
| | 6,353.07 | 0.00 | 6,353.07 |
| | ===== | ===== | ===== |

Page Subtotals 6,353.07 0.00

SCHEDULE B

APPLICATION FOR COMPENSATION

COMPUTATION OF COMMISSIONS

| | | | |
|----------|------------|----------------------|------------|
| Receipts | \$6,353.07 | 25% of First \$5,000 | \$1,250.00 |
| Less | -\$5,000 | (\$1,250.00 Max) | |
| Balance | \$1,353.07 | 10% of Next \$45,000 | \$135.31 |
| Less | -\$45,000 | (\$4,500.00 Max) | |
| Balance | \$0.00 | 5% of Next \$950,000 | \$0.00 |
| Less | -\$950,000 | (\$47,500.00 Max) | |
| Balance | \$0.00 | 3% of Balance | \$0.00 |

TOTAL COMPENSATION REQUESTED \$1,385.31

TRUSTEE EXPENSES:

| | |
|-----------------------------------------------|---------|
| Premium on Trustee's Bond | \$0.00 |
| Travel (0.00 at 0.00cents per mile) | \$0.00 |
| Copies (114.00 page at 0.25 cents per copy) | \$28.50 |
| Postage | \$7.85 |
| Telephone Charges | \$0.00 |
| Clerical/Secretarial (2.60 at 25.00 per hour) | \$65.00 |
| Paralegal/Assistance (0.00 at 0.00 per hour) | \$0.00 |
| Supplies/Stationary | \$0.80 |
| Distribution Expenses | \$0.00 |
| Miscellaneous | \$0.00 |

TOTAL EXPENSES \$102.15

Records : Trustee did not take possession of
business or personal records of Debtor.

X

Notice given debtor on
to pick up business or personal records
in hands of Trustee.

Compensation and Expenses Worksheet

Case Number: 04-90225 BP1

Debtor: FLOYD, ROY MICHAEL

1. COMPUTATION OF COMPENSATION

Total disbursements to other than the debtor are:

| | | | |
|-------------------------------------------------------------------|------------|----------------------|------------|
| Pursuant to 11 U.S.C. § 326, compensation is computed as follows: | | | \$6,353.07 |
| | \$6,353.07 | 25% of First \$5,000 | \$1,250.00 |
| Less - | \$5,000.00 | (\$1,250 Maximum) | |
| Balance | \$1,353.07 | 10% of Next \$45,000 | \$135.31 |
| Less - | \$1,353.07 | (\$4,500 Maximum) | |
| Balance | \$0.00 | 5% of Next \$950,000 | \$0.00 |
| Less - | \$0.00 | (\$47,500 Maximum) | |
| Balance | \$0.00 | 3% of Balance | \$0.00 |
| TOTAL COMPENSATION CALCULATED: | | | \$1,385.31 |
| Less Previously Paid Compensation: | | | \$0.00 |
| TOTAL COMPENSATION REQUESTED: | | | \$1,385.31 |

2. TRUSTEE EXPENSES

The Trustee has incurred the following expenses:

| | | |
|----------|--------------------------------------------------------------|---------|
| 04/26/04 | COPY: Photocopy/Duplication Expense 2 pages @ 0.2500 / page | \$0.50 |
| 04/26/04 | POST: Postage 1 each @ 0.3700 / each | \$0.37 |
| 05/07/04 | COPY: Photocopy/Duplication Expense 15 pages @ 0.2500 / page | \$3.75 |
| 06/11/04 | COPY: Photocopy/Duplication Expense 17 pages @ 0.2500 / page | \$4.25 |
| 06/11/04 | POST: Postage 4 each @ 0.3700 / each | \$1.48 |
| 09/20/04 | COPY: Photocopy/Duplication Expense 23 pages @ 0.2500 / page | \$5.75 |
| 11/03/04 | COPY: Photocopy/Duplication Expense 52 pages @ 0.2500 / page | \$13.00 |
| 11/03/04 | COPY: Photocopy/Duplication Expense 5 pages @ 0.2500 / page | \$1.25 |
| 11/03/04 | POST: Postage 8 each @ 0.3700 / each | \$2.96 |
| 11/03/04 | POST: Postage 2 each @ 1.5200 / each | \$3.04 |
| 11/03/04 | SEC: Secretarial Expense 2.6 @ 25.0000 | \$65.00 |
| 11/03/04 | SUPPLY: Supplies & Stationery 4 @ 0.2000 manilla folders | \$0.80 |

Expense Summary

| | |
|-------------------------------------------------------------|---------|
| COPY: Photocopy/Duplication Expense 114 pages @ 0.25 / page | \$28.50 |
| POST: Postage 13 each @ 0.37 / each | \$4.81 |

Compensation and Expenses Worksheet

Case Number: 04-90225 BP1

Debtor: FLOYD, ROY MICHAEL

POST: Postage 2 each @ 1.52 / each \$3.04

SEC: Secretarial Expense 2.6 @ 25.00 \$65.00

SUPPLY: Supplies & Stationery 4 @ 0.20 \$0.80

TOTAL EXPENSES CALCULATED: \$102.15

Less Previously Paid Expenses: \$0.00

TOTAL EXPENSES REQUESTED: \$102.15

TOTAL EXPENSES AND COMPENSATION REQUESTED: \$1,487.46

DATED: 11/03/04

/s/ Stephen J. Zayler

SIGNED _____ **TRUSTEE: Stephen J. Zayler**
P. O. Box 150743
Lufkin, TX 75915-0743

THE STATE OF TEXAS)

COUNTY OF)

BEFORE ME, the undersigned authority on this date personally appeared Stephen J. Zayler, and under oath stated the following:

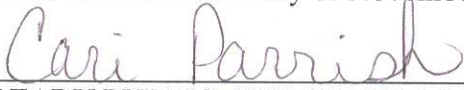
"I, Stephen J. Zayler, am the duly appointed Trustee in the Roy Michael Floyd bankruptcy proceeding. I am hereby making application for the maximum amount of Trustee fees, as it is my opinion that the maximum amount was earned by me in carrying out my duties as Trustee. I held the 341a meeting, collected proceeds from checking account, and had numerous conferences and correspondence with the debtor, and the debtors' attorney. Further, I performed all other numerous duties of a Trustee, including, but not limited to, preparing Trustee's Final Report, will make disbursements and will prepare the Supplemental Final Report.

Please note that paralegal time is included in the final report, because the Attorney for the Trustee Compensation was waived in the case.

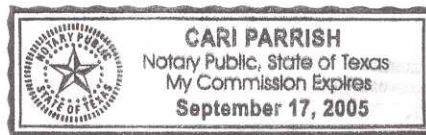


Stephen J. Zayler

SWORN TO AND SUBSCRIBED TO before me on this the 3rd day of November, 2004.



NOTARY PUBLIC, THE STATE OF TEXAS



ITEMIZATION OF SECRETARIAL AND CLERICAL TIME

May 5, 2004 - Load asset, lien, and exemption information;
(CP - .60)

May 5, 2004 - Open new account, load new account information;
(CP - .10)

May 5, 2004 - Prepare W-9 Form;
(CP - .20)

May 5, 2004 - Prepare deposit, post, and transmit;
(CP - .20)

June 14, 2004 - Reconcile Bank Statement;
(MB - .10)

July 14, 2004 - Reconcile Bank Statement;
(MB - .10)

August 13, 2004 - Reconcile Bank Statement;
(CP - .10)

September 15, 2004 - Reconcile Bank Statement;
(MB - .10)

September 20, 2004 - Load claim information;
(CP - .40)

October 13, 2004 - Reconcile Bank Statement;
(MB - .10)

October 29, 2004 - Request Court Costs;
(CP - .10)

November 3, 2004 - Compile Trustee's Final Report for Submission to U.
S. Trustee;
(CP - .30)

November 3, 2004 - Transfer funds from MMA to checking account at Bank
of America and post accrued interest;
(CP - .20)

RECAP OF SECRETARIAL & CLERICAL TIME:

bankrupt.trustee.sec.cla

| | | | | | |
|---------------|---|-----------|-------------------|------|--------------|
| CARI PARRISH | - | 2.20 hrs. | @ \$25.00/per hr. | = | 55.00 |
| MILLIE REEVES | - | 0.40 hrs. | @ \$25.00/per hr. | = | <u>10.00</u> |
| TOTAL: | | 2.60 hrs. | @ \$25.00/per hr. | = \$ | 65.00 |

ITEMIZATION OF TRUSTEE TIME

March 22, 2004 - Initial review of Schedules and Statement of Financial Affairs;

(SJZ - .20)

March 22, 2004 - Receipt of Notice of Appointment;

(SJZ - .10)

March 22, 2004 - Receipt and review of Notice of 341a meeting;

(SJZ - .10)

May 3, 2004 - Review of file prior to conducting 341a meeting;

(SJZ - .10)

May 3, 2004 - Prepare sign-in sheet;

(SJZ - .10)

May 4, 2004 - Conduct 341a meeting;

(SJZ - .20)

May 4, 2004 - Prepare proceeding memo;

(SJZ - .10)

May 5, 2004 - Receive and review Notice of Appearance filed by AmeriCredit;

(SJZ - .10)

May 5, 2004 - Receive and review Order Setting Bar Date;

(SJZ - .10)

May 5, 2004 - Review of W-9 for NationsBank and execute same;

(SJZ - .10)

May 5, 2004 - Review of deposit and initial deposit;

(SJZ - .10)

May 10, 2004 - Receive and review bank stamped deposit slip;

(SJZ - .10)

June 14, 2004 - Receipt of and review bank statement;

(SJZ - .10)

July 14, 2004 - Receipt of and review bank statement;

(SJZ - .10)

August 13, 2004 - Receipt of and review bank statement;

(SJZ - .10)

September 15, 2004 - Receipt of and review bank statement;

(SJZ - .10)

September 20, 2004 - Print off all claims and review documents in claims folder for legal sufficiency;

(SJZ - .50)

September 27, 2004 - Case evaluation to review file for status of administration;

(SJZ - .10)

October 13, 2004 - Receipt of and review bank statement;

(SJZ - .10)

TOTAL ITEMIZED TRUSTEE TIME: 2.50 hrs.

Additional Trustee time to be incurred:

Evaluation of case for administration and disposition of assets;

Continuous monitor of case administration;

Preparation of disbursement checks to creditors and Trustee fees and expenses;

Preparation of dividend letter to creditors;

Review additional bank statements;

Preparation of additional Form 1's and 2's as necessary;

Preparation of Trustee's Supplemental Final Report.

SCHEDULE C
EXPENSES OF ADMINISTRATION

| | (1) Amount Claimed | (2) Amount Allowed | (3) Previously Paid | (4) Due |
|-----------------------------------------------------------------------------|-----------------------|-----------------------|------------------------|------------|
| 1. 11 U.S.C. Sec. 507(a)(1) Court Costs and Fees | 0.00 | 0.00 | 0.00 | 0.00 |
| 2. 11 U.S.C. Sec. 503(b)(1)(a) Preservation of Estate | 0.00 | 0.00 | 0.00 | 0.00 |
| 3. 11 U.S.C. Sec. 503(b)(2) Post-Petition taxes and related penalties | 0.00 | 0.00 | 0.00 | 0.00 |
| 4. 11 U.S.C. Sec. 503(b)(2) Compensation and Reimbursements | | | | |
| A. Trustee - Compensation | 1,385.31 | 1,385.31 | 0.00 | 1,385.31 |
| B. Trustee - Expense | 102.15 | 102.15 | 0.00 | 102.15 |
| BkMk3 | | | | |
| 5. Court Special Charges (Excess Notices) | 0.00 | 0.00 | 0.00 | 0.00 |
| 6. United States Trustee Fees | 0.00 | 0.00 | 0.00 | 0.00 |
| BkMk6 | | | | |
| TOTALS: | \$1,487.46 | \$1,487.46 | \$0.00 | \$1,487.46 |

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
LUFKIN DIVISION

In Re:

Bankruptcy Case: Chapter 7

Roy Michael Floyd

Debtor(s):

BILL OF COURT COSTS

TO:

Stephen Zayler
123 E. Lufkin Avenue PO Box 150743
Lufkin, TX 75915-0743

Notice is hereby given that court costs (and deferred adversary filing fees, if applicable) are now due pursuant to 28 USC Section 1930, in the above case in the amount of
\$0 (Total Amount)

These costs are itemized as follows

NOTICES

\$0.25 per notice in excess of 50 notices mailed prior to 1/1/87.

04-90225 bp

\$0.50 per notice for all notices mailed after to

SO (Prior to 1/1/87)

1/87.

\$0 (After 1/1/87)

NOTE: For Chapter 7 cases filed after 12/1/92, there will be NO NOTICE FEES. (Do Not Bill for \$0.50 per notice)

NOTE: For all other Chapters filed after II (Do Not Bill for SO.50 per notice)

1/98, **there will be NO NOTICE FEES.**

PROCESSING CLAI_~S

NOTE: The fee of \$0.25 for clerical processing of each claim in excess of 10 in. cases filed under the Act or Code has been eliminated

DEFERRED ADVERSARY FJLI~G FEES

O(Deferred Adversaries) Chapter 7 Adversary Proceeding(s) **filed** @ \$120.00/\$150.00 each. **so**

TOTAL AMOUNT DUE

\$0

Check to be made payable to Clerk, U.S. Bankruptcy Court

Date: **November 1,2004**

JAMES D. TOKOPH

Clerk of Court

BY: *lis!* Shannon Britten --'

___Deputy Clerk

SCHEDULE D

SECURED CLAIMS

| Claim no. | Amount Claimed | Amount Not Determined | Amount Allowed | Previously Paid | Due |
|-----------|-------------------|--------------------------|-------------------|--------------------|------|
| TOTALS | 0.00 | | 0.00 | 0.00 | 0.00 |

IDENTIFICATION OF SECURED PARTIES AFFECTED:

Claim No. Name of Creditor

Claim No. Name of Creditor

SCHEDULE E

PRIORITY CLAIMS OTHER THAN ADMINISTRATIVE EXPENSES IN THE FOLLOWING ORDER OF PRIORITY

| | (1) Amount Claimed | (2) Amount Allowed | (3) Amount Paid | (4) Due |
|-------------------------------------------------------------------|-----------------------|-----------------------|--------------------|---------|
| 1. For Credit extended - Sec. 364(e)(1) | 0.00 | 0.00 | 0.00 | 0.00 |
| 2. Claims from failure of adequate protection - Sec. 307(a)(b) | 0.00 | 0.00 | 0.00 | 0.00 |
| 3. "Gap Claims" - Sec. 507(a)(2) | 0.00 | 0.00 | 0.00 | 0.00 |
| 4. Wages, etc. - Sec. 507(a)(3) | 0.00 | 0.00 | 0.00 | 0.00 |
| 5. Contributions to benefit plans - Sec. 507(a)(4) | 0.00 | 0.00 | 0.00 | 0.00 |
| 6. Consumer deposits - Sec. 507(a)(6) | 0.00 | 0.00 | 0.00 | 0.00 |
| 7. Taxes - Sec. 507(a)(7) | 0.00 | 0.00 | 0.00 | 0.00 |
| 8. Other (No Basis): | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTALS: | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

SCHEDULE E

PARTIES AFFECTED:

| Priority No. Name of Creditor | | Priority No. Name of Creditor | | |
|-----------------------------------------|-----------|-------------------------------|------|-----------|
| FILED UNSECURED CLAIMS TOTAL: | 41,983.19 | 41,983.19 | 0.00 | 41,983.19 |
| SUBORDINATED UNSECURED CLAIMS TOTAL: | 0.00 | 0.00 | 0.00 | 0.00 |

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 04-90225

Page 1

Date: November 03, 2004

Debtor Name: FLOYD, ROY MICHAEL

Claim Number Sequence

| Code # | Creditor Name & Address | Claim Class | Notes | Amount Allowed | Paid to Date | Claim Balance |
|---------------------|---------------------------------------------------------------------------------------------|-------------|-------|----------------|--------------|---------------|
| 000001 070 UC | Asset Acceptace LLC P.O. Box 2036 Warren, MI 48090-2036 | Unsecured | | \$10,065.18 | \$0.00 | \$10,065.18 |
| 000002 070 UC | Asset Acceptace LLC P.O. Box 2036 Warren, MI 48090-2036 | Unsecured | | \$8,186.40 | \$0.00 | \$8,186.40 |
| 000003 070 UC | Asset Acceptace LLC P.O. Box 2036 Warren, MI 48090-2036 | Unsecured | | \$910.76 | \$0.00 | \$910.76 |
| 000004 070 UC | Asset Acceptace LLC P.O. Box 2036 Warren, MI 48090-2036 | Unsecured | | \$10,886.82 | \$0.00 | \$10,886.82 |
| 000005 070 UC | AmeriCredit PO Box 183853 Arlington, TX 76096 | Unsecured | | \$10,428.19 | \$0.00 | \$10,428.19 |
| 000006 070 UC | Kyle Animal Clinic P.O. Box 229 Carthage, TX 75633 | Unsecured | | \$321.40 | \$0.00 | \$321.40 |
| 000007 070 UC | Stephenville Medical and Surgical Clinic 150 River North Blvd. Stephenville, TX 76401 | Unsecured | | \$191.61 | \$0.00 | \$191.61 |
| 000008 070 UC | Capital One Bank PO Box 85167 Richmond, VA 23285 | Unsecured | | \$992.83 | \$0.00 | \$992.83 |
| Case Totals: | | | | \$41,983.19 | \$0.00 | \$41,983.19 |

Code #: Trustee's Claim Number, Priority Code, Claim Type

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

| | | |
|--------------------|---|-------------------|
| IN RE: |) | |
| FLOYD, ROY MICHAEL |) | CASE NO. 04-90225 |
| |) | |
| |) | CHAPTER 7 |
| DEBTOR(S) |) | |

TRUSTEE'S REPORT OF
PROPOSED FINAL DISTRIBUTIONS

The undersigned trustee of the estate hereby submits to the Court and to the United States Trustee this Report of Proposed Final Distributions.

1. The Court has entered orders which have become final, and which dispose of all objections to claims, all objections to the trustee's Final Report, all applications for compensation, and all other matters which must be determined by the Court before final distribution can be made.

2. The trustee proposes to make final distribution of the funds of the estate as follows, and will make such distribution unless written objection thereto is made, filed and served on the trustee and on the United States trustee.

| | |
|-----------------------------------------------------------------|------------|
| 1. BALANCE ON HAND | \$6,353.07 |
| 2. ADMINISTRATIVE EXPENSES TO BE PAID * (note) | \$1,487.46 |
| 3. SECURED CLAIMS TO BE PAID * (note) | \$0.00 |
| 4. PRIORITY CLAIMS TO BE PAID * (note) | \$0.00 |
| 5. UNSECURED CLAIMS TO BE PAID * (note) | \$4,865.61 |
| 6. OTHER DISTRIBUTIONS TO BE PAID * (note) | \$0.00 |
| 7. TOTAL DISTRIBUTIONS TO BE MADE (Sum of lines 2 through 6) | \$6,353.07 |
| 8. ZERO BALANCE AFTER ALL DISTRIBUTIONS (Line 1 less line 7) | \$0.00 |

* (See attached schedule of payees and amounts)

| | |
|-----------------------|-----------|
| /s/ Stephen J. Zayler | (Trustee) |
| Stephen J. Zayler | |

PROPOSED DISTRIBUTION

Case Number: 04-90225 BP1
Debtor Name: FLOYD, ROY MICHAEL

Page 1

Date: November 3, 2004

| Claim # | Payee Name | Class | Priority | Amount | Paid to Date | Claim Balance | Proposed Pymt | Funds Remaining |
|-------------------|---------------------------------------------|-------|----------|-------------|--------------|---------------|---------------|-----------------|
| Beginning Balance | | | | | | | | \$6,353.07 |
| | Stephen J. Zayler COMPENSATION | Admin | | \$1,385.31 | \$0.00 | \$1,385.31 | \$1,385.31 | \$4,967.76 |
| | Stephen J. Zayler EXPENSES | Admin | | \$102.15 | \$0.00 | \$102.15 | \$102.15 | \$4,865.61 |
| 000001 | Asset Acceptace LLC | Unsec | 070 | \$10,065.18 | \$0.00 | \$10,065.18 | \$1,166.50 | \$3,699.11 |
| 000002 | Asset Acceptace LLC | Unsec | 070 | \$8,186.40 | \$0.00 | \$8,186.40 | \$948.76 | \$2,750.35 |
| 000003 | Asset Acceptace LLC | Unsec | 070 | \$910.76 | \$0.00 | \$910.76 | \$105.55 | \$2,644.80 |
| 000004 | Asset Acceptace LLC | Unsec | 070 | \$10,886.82 | \$0.00 | \$10,886.82 | \$1,261.72 | \$1,383.08 |
| 000005 | AmeriCredit | Unsec | 070 | \$10,428.19 | \$0.00 | \$10,428.19 | \$1,208.57 | \$174.51 |
| 000006 | Kyle Animal Clinic | Unsec | 070 | \$321.40 | \$0.00 | \$321.40 | \$37.25 | \$137.26 |
| 000007 | Stephenville Medical and Surgical Clinic | Unsec | 070 | \$191.61 | \$0.00 | \$191.61 | \$22.21 | \$115.05 |
| 000008 | Capital One Bank | Unsec | 070 | \$992.83 | \$0.00 | \$992.83 | \$115.05 | \$0.00 |
| << Totals >> | | | | \$43,470.65 | \$0.00 | \$43,470.65 | \$6,353.07 | \$0.00 |

Proposed distribution is dependent on the Court's rulings on administrative expenses, contest of claims, and/or objections made to this proposed distribution.